

# ***TAKE ADVANTAGE OF OPPORTUNITIES TO REMAIN AT HOME***

## **COMMUNITY HOUSING RESOURCES FOR ADULTS**

### **1. The Federal Community Development Block Grant (CDBG)**

a. Scattered Site Rehabilitation program administered by the NC Department of Commerce through the Division of Community Assistance and is intended for persons living in small cities and other areas not covered in part b. below. Every three years, county governments are allocated \$400,000. Funds can be targeted to low-income homeowners to address critical housing rehab needs (can include certain manufactured homes built after 1978). Low income homeowners should contact their local municipality/county government to see about making application for a deferred or low interest repayable loan. **Gaston County received CDBG-Scattered Site funding in 2005. Applicants should contact their county/municipal government for an application (see b. below).**

b. Home improvement services are also available in “entitlement” areas of NC (Asheville, Burlington, Cary, Chapel Hill, Charlotte, Concord, Durham, Fayetteville, **Gastonia (Department of Community Development 704-866-6752)**, Goldsboro, Greensboro, Greenville, Hickory, High Point, Jacksonville, Kannapolis, Lenoir, Morganton, Raleigh, Rocky Mount, Salisbury, Wilmington, and Winston-Salem and the two counties Wake and Cumberland except for Holly Springs and Linden). Low to middle income homeowners in the city limits of Gastonia, age 62 + should contact the number above for deferred payment home rehabilitation loans.

<http://www.dca.commerce.state.nc.us/cdbg/scatteredsiterehab.asp>

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2. The NC Division of Vocational Rehabilitation (DVR) provides assistance through the a) Independent Living Program (ILP) for eligible persons with significant disabilities who need help with home modifications and equipment purchases to improve their ability to live independently. Contact the local Independent Living office.

<http://dvr.dhhs.state.nc.us> **Contact the Charlotte IL Office 704-568-8804**

b) DVR also administers the NC Assistive Technology Program (state and federally funded) which promotes devices and equipment that persons with disabilities use to make everyday living easier. All ages and all disabilities are served. Contact the **Western Center in Charlotte at 704-355-2703** or go on line to [www.ncatp.org](http://www.ncatp.org)

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3. Federal Home and Community Care Block Grant (HCCBG) administered by the Division of Aging and Adult Services funding for Housing and Home Improvement services is optional per county. Areas of assistance are in two categories: 1) Housing assistance can include: a.) access to current inventories of housing availability b.) information on renting, home ownership, foreclosures 2) Home Improvement assistance can include: a.) home modifications b.) minor home renovations c.) health related improvements to the home. Interested adults age 60+ should contact the regional Area Agency on Aging (AAA) for provider information. (<http://www.centralina.org>)

\_\_\_ **Gaston County does not fund Housing/Home Improvement. Contact the Area Agency on Aging 704-372-2416 for faith based / civic organizations which may be able to assist.**

4. NC State Law has a Homestead Property Tax Exemption to allow for additional everyday living expenses by exempting from property taxes the greater of \$20,000 or 50% of the appraised value of the permanent residence owned and occupied by a qualifying owner. NC residents who are low income (less than \$19,200 for the preceding calendar year), elderly (65 years +) or permanently disabled may contact their county tax office for forms and additional information.

\_\_\_ **Call your local tax office to ask about this exemption**

5. Home equity and home improvement loans are readily available from banks and mortgage lenders. These loans enable homeowners to borrow against the equity in their homes and generally require loan payments to be made on a monthly basis. REVERSE MORTGAGE is another option to finance home improvement for homeowners 62 years of age and older. A portion of the home equity can be converted into tax-free cash that can be used for any purpose without requiring monthly payments. When the borrower permanently moves out of the home, the loan becomes due and payable. **Contact CCCS of Gaston County 704-862-0702.**

6. The Office of Economic Opportunity (OEO) within the Department of Health and Human Services administers a Federal Community Services Block Grant. Funding is for a Weatherization Assistance Program (WAP) which provides home improvements to increase energy efficiency in home environments as well as a Heating/Air Repair and Replacement Program (HARRP) to repair or replace inefficient heating/air systems. Low income persons age 60+, persons with disabilities age 18+ or families with children can make application at their local Community Action Program (CAP). (<http://www.dhhs.state.nc.us/o eo>)

\_\_\_\_ Call Gaston Community Action 704-861-2283.

7. Social Services Block Grant (SSBG) funding for Housing and Home Improvement is optional per county. Funds may include assistance with 1) home modifications, minor home renovations or services related to health and safety issues in the home. 2) The Low Income Home Energy Assistance Program Block Grant (LIHEAP): Low Income Home Energy Assistance Program - funds to provide a one-time payment to eligible households to help pay heating bills 3) Crisis Intervention Program (CIP) – funds heating or cooling related crises. Low income families, persons 65+ and those with disabilities age 18+ may make application at their local Department of Social Services (DSS) for either of these three programs. (<http://www.dhhs.state.nc.us/dss>)

\_\_\_\_ Contact the Gaston County DSS 704-862-7540.

8. The United States Department of Agriculture (USDA) has a Home Repair Loan and Grant Program – Section 504. Very low income homeowners, age 62+ in rural areas needing assistance with repairs and improvements (includes ramp construction) which will make their home safer and more sanitary or assistance with the removal of health and safety hazards may make application at the local USDA office. (<http://www.rurdev.usda.gov/nc/do-list.htm>)

\_\_\_\_ Call the Waynesville Area Office 828-452-0319.

9. a. The Urgent Repair Program is administered by the North Carolina Housing Finance Agency (NCHFA) with money from the NC Housing Trust Fund. Funds must be used exclusively to provide repairs and modifications to alleviate housing conditions which pose an imminent threat to the life or safety of individuals living in the home, or to allow those elderly/disabled persons to remain in their own home independent of institutional confinement. Very low income, owner occupied households who are either/or age 60+, who are disabled, who are single parent households or who live in households of 5 or more may make application to the local Urgent Repair Program Grantee (not available in every county). NC Housing Finance Agency 919-877-5700 can be contacted for the local Grantee name & number.

b. The Single Family Rehabilitation Program, for cities with populations of 50,000 or more, is also administered by NCHFA using Federal HOME funds which provides up to \$500,000 to local governments, regional agencies, and non-profits to rehabilitate single family owner-occupied homes at or below 50% of AMI. These funds address the comprehensive rehabilitation of moderately-deteriorated homes. Contact NC Housing Finance Agency for more information at 919-877-5626. (<http://www.nchfa.com>)

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10. The Veterans Administration (VA) has a Home Improvements and Structural Alterations program which helps pay for home improvements necessary to provide disability access to/in the home. Veterans who have a disability rating of 50% or more or who are being treated for a service-connected disability may make application at the local VA medical center. (<http://www.appc1.va.gov/directory/guide/region.asp?ID=1006>)

The Housing Resource Guide <http://www.nchfa.com> is a good source for additional agencies.

Area faith based organizations and civic groups donate liberal amounts of time and money to disadvantaged individuals. Call your local Area Agency on Aging, Social Services or other aging services agencies.

For further information regarding the above, please contact Nancy Evans with the Division of Aging and Adult Services (DAAS) in Raleigh at [nancy.evans@ncmail.net](mailto:nancy.evans@ncmail.net) or 919-733-0440 ext 206